1991 Highlights

- 32,452 claims settled
- Average assessment rate $1.60, one of Canada's lowest rates
- Assets $473 million
- 6.7 billion in payroll covered
- Fund balance $52 million

Mission

To protect workers and employers against the result of work injury

Profile

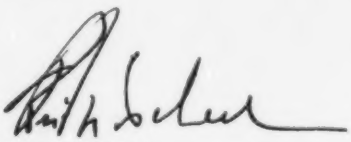
Established in 1930, The Saskatchewan Workers' Compensation Board serves over 30,000 employers and 325,000 workers. The Board redistributes revenues received from employers and investments to workers injured at work through wage replacement, medical assistance payments, vocational rehabilitation services and other benefits. The Board's 300 employees provide services from its main office in Regina and a Saskatoon branch office.

Letters of Transmittal

The Honourable Sylvia O. Fedoruk
Lieutenant Governor
Province of Saskatchewan

May it Please Your Honour:

I respectfully submit the Annual Report of The Workers' Compensation Board for the Calendar Year 1991.



Robert W. Mitchell
Minister of Human Resources,
Labour and Employment

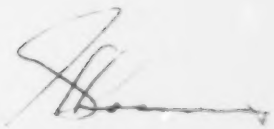
The Lieutenant Governor in Council

We are pleased to submit the sixty-second Annual Report of the Saskatchewan Workers' Compensation Board for the year ending December 31, 1991.

Respectfully submitted.

John McLean
Acting Chairman

George M. Bissett
Board Member



G. Leonard Larson
Board Member

Chairman's message

The recent trend of fewer claims being made continued in 1990.

The Board's already strong financial position was strengthened even further during the year. As of year-end the Injury Fund balance is in excess of $52 million. This has permitted the Board to continue to maintain employer assessment rates well below the national average.

Also, under the Merit Rebate Program, which is designed to encourage workplace safety, approximately 19,000 employers will share an estimated refund of $8 million for favorable injury experience.

The year also saw the appointment of a Committee of Review as regularly called for by legislation. The Committee, totally independent of the Board, is mandated to examine all aspects of Workers' Compensation.

The Board is eagerly looking forward to this further review. It considers the process to be an extremely vital one, since much of the progressive workers' compensation legislation we now have in the province originated from recommendations of earlier committees.

The Board's 1990 annual report featured the Injured Worker's Program offered by the Wascana Rehabilitation Centre. This year we focus on the equally important next step in the rehabilitation process for those injured at work, Vocational Rehabilitation.

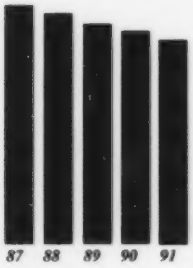
The Board remains committed to delivering the highest levels of service and programs possible. It believes consolidating its head office operations in one building in 1992, the simultaneous updating of its data processing capabilities, together with certain initiatives it has recently taken to improve decision making and the communication of those decisions, will permit it to realize this goal.

The Board, of course, recognizes its goals cannot be realized without the continued support of labour and employers, the quality services provided by health care givers and a dedicated staff, and wishes to express appreciation to all these people.

John McLean
Acting Chairman

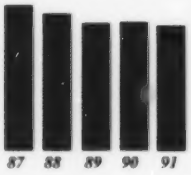
Statistical Highlights

Claims Settled Information



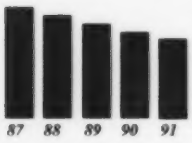
Total Claims

1987	36,785
1988	35,915
1989	33,319
1990	33,126
1991	32,452



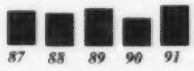
No. Time Loss

1987	21,272
1988	20,707
1989	19,486
1990	19,721
1991	19,489



Time Loss

1987	15,486
1988	15,185
1989	14,797
1990	13,375
1991	12,923



Fatalities

1987	27
1988	23
1989	36
1990	30
1991	40

Long Term Earnings Replacement Awards

New Awards 1991	265
Number Receiving at December '91	1,757

Dependent Spouses

Added in 1991	19
Total under New Act (inc 1991)	208
Number remaining under Old Act	345

Number of Permanent Functional Impairment Awards

1987	655
1988	661
1989	495
1990	475
1991	392

Top 5 Areas of Injury, 1991 Only

Hand & Fingers	7,641
Lumbar Spine	5,524
Knee, Lower Leg & Ankle	3,505
Eyes	3,333
Elbow, Lower Arm & Wrist	2,795

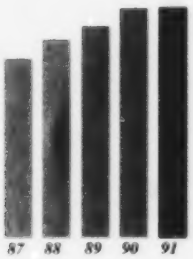
Top 5 Occupations with Injuries, 1991 only

Nursing Aides & Orderlies	1,589
Truck Drivers	1,258
Welders & Flame Cutters	1,135
Motor Vehicle Mechanics & Repairmen	925
Industrial, Farm, & Construction Machinery Mechanics & Repairmen	753

Top 5 Industry Codes with Injuries, 1991

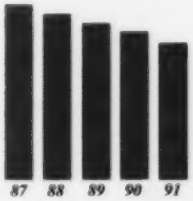
B1 Building construction & related trades	4,348
G2 Hospitals, nursing & group care homes	3,629
S2 Hotels, motels, restaurants, laundries, funeral & ambulance services	2,935
C6 Automotive & implement sales & services	2,741
C3 Department stores & food outlets	2,201

Assessment Information



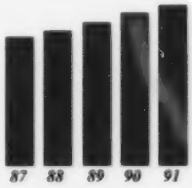
Assessment Ceiling

1987	34,000
1988	35,000
1989	37,000
1990	39,000
1991	39,000



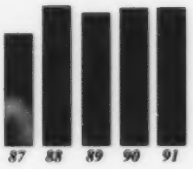
Number of Employer Accounts Processed

1987	33,404
1988	33,095
1989	32,770
1990	32,464
1991	31,797



Assessable Payroll (billions)

1987	5.8
1988	6.0
1989	6.1
1990	6.5
1991	6.7



Average Assessment Rate

1987	$1.48
1988	$1.61
1989	$1.58
1990	$1.60
1991	$1.60

Vocational Rehabilitation

More than 9 to 5

An excerpt from the recent publication

For almost thirty years, injured workers in Saskatchewan have prepared for their return to the workforce with the help of the Vocational Rehabilitation Department. The Department offers a variety of services under the Job Readiness Program. For some workers, that means learning how to prepare a resume or search for work, for others, acquiring new job skills. For all, it means discovering within themselves the resources that will ease the transition to the next chapter of their lives. These are some of their stories.

Jay Schultz

On the Job

[illegible] a rare quiet stretch away from the hectic order desk at [illegible] Job Club helped him land a new career with the company. [illegible] a carpenter, Jay had to abandon his profession in 1990. [illegible] had aggravated the median nerve of his wrist, producing

[illegible]'s Job Club. It was a time of confusion and frustration [illegible] also said I really didn't have a clue where to start."

[illegible] "The list of jobs I just [illegible] find for was endless," he says, "but I [illegible]." It was Job Club that gave Jay the push he needed. [illegible] a job search had been to go to a job shack and ask, 'Hey, do [illegible]' At Job Club I learned how to write up a resume, how to look [illegible] at interviews."

[illegible] first, before the three-week Job Club session concluded, he [illegible] a job after graduation. "We had practiced job interviews, [illegible] really relaxed about it," he explains. "By the time I had the [illegible] to answer questions and I also knew what I wanted to get out [illegible]

[illegible] Vocational rehabilitation as a training-on-the-[illegible] period behind him, Jay still feels he has lots yet to [illegible] day there's something new to learn."

Jay Schultz leans back in his chair, a rare quiet stretch away from the hectic order desk at HyPower Systems, and explains how Job Club helped him land a new career with the company. Twenty-nine years old and trained as a carpenter, Jay had to abandon his profession in 1990. Long days of repeated hammering had aggravated the median nerve of his wrist, producing carpal tunnel syndrome.

Following surgery, Jay joined Saskatoon's Job Club. It was a time of confusion and frustration he admits, "I'd never done anything else and I really didn't have a clue where to start."

He started with vocational testing. "The list of jobs I qualified for was endless," he says, "but I had to decide, what do I want to do." It was Job Club that gave Jay the push he needed. "Before that my experience with a job search had been to go to a job shack and ask, `Hey, do you need someone?'," he says. "At Job Club I learned how to write up a resume, how to look for work and conduct myself in an interview."

Jay's job search didn't take long. In fact, before the three-week Job Club session concluded, he was on the job with HyPower as an inside sales consultant. "We had practiced job interviews, had ourselves videotaped. I got really relaxed about it," he explains. "By the time I had the interview for this job, I knew how to answer questions and I also knew what I wanted to get out of the interview."

Jay's first three months wages were subsidized by vocational rehabilitation as a training-on-the-job placement. Today, with his training period behind him, Jay still feels he has lots yet to learn, a fact that he delights in: "Every day there's something new to learn."

Gerald Hillis, Ken Milligan, Mel Kurmey

Winning Attitudes Get the Job Done

For 20 years Gerald Hillis worked in the trucking business. At that time, he drove a big rig. Today, he monitors trip logs and does licensing for tractors and trailers in the United States. Ken Milligan was a dock worker with a delivery company. He spent each day moving heavy loads. Today he's in charge of parts pickup with much lighter loads. Mel Kurmey was a baker. He spent the early hours of the day preparing baked goods before shop opening. Today he unloads trailers by forklift and dispatches vehicles for deliveries.

Gerald, Ken and Mel are all employees of Kindersley Transport in Saskatoon. All suffered an on-the-job injury at previous employment. Today, they're back at work with the help of Vocational Rehabilitation and above all else, their winning attitudes.

Ken was the first of the three hired by Kindersley. The Vocational Rehabilitation's Job Club suggested his name to the company and he was hired immediately. "He was ready, willing and eager to come to work," says Ken Price, supervisor of the Tractor Shop where Ken Milligan now works. "Injured or not, he just wanted to work." Because of Ken's attitude and ability, Kindersley was more than willing to consider Gerald and Mel when they were referred later on by Job Club.

Kindersley placed the workers with training on the job assistance. Because of that, hiring made good financial sense. However, Brenda Cuthbert, Manager of Human Resources, says there have been more important, long-term benefits. "They're all highly motivated, good workers who will probably stay with us," she says. "They're assets to the company."

As a professional in the hiring field, Brenda knows how motivation can clinch a job applicants' chances. She has spoken at Saskatoon's Job Club about what employers are looking for in a job interview, and reminds the participants of the importance of a positive attitude. "Most people are willing to get out and look for a job," she explains. "A few stay bitter. But those with a good attitude are the ones who really succeed."

It's been another long day. Rounds at the hospital, consultations and meetings are followed by an evening's worth of assignments. Marilee Bailey is finishing her internship at The Royal University Hospital. By July, Marilee will graduate with a B. Sc. in Nutrition. At that time she hopes to find work as a qualified clinical dietician.

Marilee didn't expect things to work out quite this way. In 1983 she was a stay-at-home mom with two young sons. Her husband, a scientist, was killed in a car crash. After the shock and grief subsided, Marilee confronted an unsure future. She wanted to stay at home with her boys. Others advised her to get a job and get on with things.

The advice she got from a Vocational Rehabilitation counsellor, however, was different. "She didn't try to push me into anything," Marilee says. "She was very supportive and said the benefits I received as a surviving spouse were there so I could stay at home if that's what I wanted to do."

In 1988 Marilee decided to return to school. Years before, she had graduated as a laboratory technician, but she wanted to try something new. Her first consideration was a library technician's program, but, her counsellor at the time, urged her to give it more thought. "She wanted me to be sure it was something that I would be happy with and that would give me the income I expected."

Marilee enrolled in the Nutrition program at the University of Saskatchewan (her tuition and books are paid for by Vocational Rehabilitation) and made a mark for herself during the course of her studies, scooping academic awards and a travel scholarship. Her accomplishments did not go unnoticed by her sons, Brett, 18, now enrolled in first year commerce, and Corey, 15, a grade nine student. (They too are entitled to benefits to see them through university till the age of 21.)

Today, Marilee looks forward to a future of her own making. She's grateful that Workers' Compensation was there at a time when she really needed it. "I just can't imagine how we would have managed," she says. "It would have meant going out to work right after my husband died when the kids were used to having me at home." The benefits she received helped in many tangible ways, but perhaps most importantly they bought her time. When the time was right, Marilee was ready for success. On her own terms.

In the early 1980's, Olympic Fine Meats, a firm employing about 900 people, had as many as 500 claims a year. Changes had to be made. Mike Carr, Personnel Manager of the Saskatoon-based company, explains the background to their program: "Ours is an industry where people work in jobs that are physically demanding, with tools that can be dangerous if not properly used.

Olympic did make some changes and their turnaround has become an industry model. A Job Placement Program was started as a pilot project in 1981. Olympic workers who were injured on the job were welcomed back in a company-sponsored program, even when it meant training them for work in a new area. "We've had workers who have been retrained from production to quality assurance and sales," Mike explains. "Most workers have been rehabilitated at a minimal cost to the board."

At the same time, a focus on safety reduced the number of claims dramatically. The net effect to the company has been a reduction of their assessment from five dollars to one dollar (per $100 of payroll) in the past 10 years. With inflation and an increase in staff added to the equation, it's a remarkable saving.

"We believe that this is our responsibility," he adds. "Traditionally we considered higher Workers' Compensation costs a necessary part of doing business. Now we know it's a cost that can be managed just like any other. With control and good follow-up, we can save money and still have credibility with our employees."

Financial Information

Investments

The Board's investment policy is designed to protect the interests of injured workers and employers.

The current guidelines of the policy are to:

1) Meet all legislative requirements.

2) Maintain a position of fully funded liabilities with adequate reserves.

3) Maximize return within acceptable risk.

4) Match income to cash flow.

Consistent application of these guidelines contributes to the Board's ability to maintain a stable assessment rate structure. Our current rates are among the lowest in Canada.

The total book value of the Injury Fund's investments, for 1991, increased by $17 million to $429 million.

The market value of the Fund at year end, including cash and short-term, is $446 million.

Certain liabilities of the Board are subject to inflationary increases. The equity component of the Fund, at December 31, 1991, has been increased to 43% of the portfolio at market value (1990 - 32%), to better match the investments to these liabilities.

Exhibit 1

Workers' Compensation Board (Saskatchewan)
Statement of Investments

December 31, 1991

Security	Par Value	Book Value
	(thousands of dollars)	
Government of Canada	$25,362	$25,366
British Columbia Finance	600	599
Province of British Columbia	2,080	2,034
Province of Newfoundland	4,200	4,099
Nova Scotia Power	2,950	2,912
Province of Ontario	1,827	1,816
Ontario Hydro	36,068	35,887
Province of Prince Edward Island	1,100	1,090
Hydro Quebec	3,000	3,044
Province of Saskatchewan	41,301	39,581
City of Winnipeg	8,950	8,936
Cambridge	2,000	2,188
Mark Resources	1,540	1,521
PWA Corporation	1,000	1,000
Repap Enterprises	1,000	1,000
AEC Power Ltd.	3,000	3,000
Atrium on Bay	1,500	1,411
Bank of Nova Scotia	1,700	1,700
Cadillac Fairview Shopping	415	391
Calford Properties Ltd.	2,039	2,017
Cambridge Leaseholds Ltd.	971	971
Campeau Corporation	1,104	1,104
Canadian Home Oil Ltd.	1,500	1,500
Canadian Utilities Ltd.	3,000	3,415
CCL Industries Ltd.	1,000	1,000
C.I.B.C. Mortgage Corp.	6,250	6,301
Consumer Gas Corp.	1,405	1,472
GSM Holding Corporation	991	991
Guildford Development Ltd.	326	326
Hees International	1,100	1,066
ICG Utilities Ltd.	925	925
IPSCO Limited	500	499
Manalta Coal Ltd.	1,000	1,000
Marathon Realty	1,585	1,585
Noranda Inc.	500	501
NOVA Corp.	925	927
Producers Pipelines Inc.	756	756
Royal Trust	6,085	6,366
Saskatchewan Wheat Pool	292	292

Security	Par Value	Book Value
	(thousands of dollars)	
Simpson Acceptance	300	300
Sydney Steel Corp.	134	134
Transcanada Pipeline Ltd.	1,000	1,000
Viking Rideau Corp.	978	978
Air Canada		650
Alcan Aluminum Ltd.		5,181
American Barrick Resources		4,150
Bank of Montreal		4,062
Bank of Nova Scotia		1,231
BCE Mobile		824
Bell Canada Enterprises		3,961
BNT Ltd.		2,386
Brascan Ltd.		1,373
B.C. Gas Inc.		1,403
British Columbia Telephone		644
CAE Industries Ltd.		1,314
Cameco Corp.		1,178
Canadian Imperial Bank of Commerce		3,894
Canadian Pacific Ltd.		4,683
Canadian Tire Corp. Ltd.		2,044
Canfor Corp.		1,401
Canwest Global		650
Canwest Global Warrants		41
CM NT Equity		1,036
Cominco		1,326
Dofasco Inc.		1,332
Enerplus Res. Corp. "G"		2,891
Hees International		1,329
Hemlo Gold Mines Inc.		1,080
Hudson's Bay Co.		1,408
Imasco Ltd.		1,701
Imperial Oil Ltd.		4,759
Inco Ltd.		6,024
Interprovincial Forest		1,325
Investment Corp. of Sask.		92
John Labatt Ltd.		937
Lac Minerals Ltd.		1,367
Laidlaw Transportation Ltd.		1,664
London Insurance Group		950

Security	Par Value	Book Value
	(thousands of dollars)	
Maclean Hunter Ltd.		2,889
MacMillan Bloedel Ltd.		1,406
Maple Leaf Foods		1,214
MDS Health Group		2,304
MNT Ltd.		1,151
Molson Co's Ltd.		2,166
Moore Corporation		1,709
National Sea Products		648
Norcen Energy		2,050
Northern Telecom Ltd.		4,870
NOVA Corp.		3,467
Placer Dome Inc.		2,980
Power Corp. of Canada		1,359
Power Financial		1,343
Provigo Inc.		1,934
Renaissance Energy		1,403
Royal Bank of Canada		4,798
RY NT Financial		1,192
Scott's Hospitality		1,148
Seagram's Ltd.		5,887
Sears Canada		1,242
Shell Canada Ltd.		1,666
SNT Ltd.		158
Teck Corporation		3,612
Teck Corporation Warrants		14
Thomson Corp.		3,645
TNT Financial		484
Toronto Dominion Bank		3,340
Torstar Corp.		629
Transalta Utilities Corp.		570
Transcanada Pipeline Ltd.		1,839
Trilon Financial Corp.		1,238
Abbott Laboratories		1,103
Amerada Hess		1,018
Anheuser Busch Co.		1,052
AT&T Co.		1,745
AMP Inc.		734
Apple Computer		690
Atlantic Richfield		1,788

Security	Par Value	Book Value
	(thousands of dollars)	
BankAmerica		1,142
Borland Intl.		174
Brinker Intl. Inc.		385
BT Shipping		146
Burlington Northern		806
Burlington Resources Inc.		813
Caterpillar Inc.		607
Chubb Corp.		1,849
CMS Energy		210
Columbia Gas		637
Commonwealth Edison		281
COMPAQ Computer		1,338
Computer Assoc. Intl. Inc.		387
Cooper Tire & Rubber		759
Dupont E I de Nemours		1,509
Family Dollar Stores		387
Federal Ntnl. Mtge. Assn.		747
Gap Inc.		477
GATX Corp.		539
General Dynamic Corp.		359
General Electric		1,937
General Motors		1,304
Georgia PAC Corp.		681
Gerber Products		492
Glaxo Holdings		1,461
GTE Corp.		967
Johnson & Johnson		1,388
Long Island Lighting Co.		473
Martin Marietta Corp.		1,060
Merck & Co. Inc.		1,191
National Medical Enterp.		1,140
New York State Elec. & Gas		342
Phelps Dodge Corp.		1,428
Procter & Gamble Co.		2,077
Reynolds Metals Co.		1,035
Safeway Stores		862
Schering Plough Corp.		815
Tambrands Inc.		1,036
Telefonos De Mexico		804

Security	Par Value	Book Value
	(thousands of dollars)	
Texaco Inc.		1,246
Texas Instruments		1,148
TJX Co. Inc.		561
Valley National		488
Varity Corp.		1,080
Waban Inc.		328
Warner Lambert Co.		1,712
Waste Management Inc.		476
Williams Co.		798
Xerox Corp.		1,018
Pension Fund Realty Bonds		409
Kesmark Pension Fund Bonds		723
Bridgeknight Properties		2,503
Kent Corporate Centre		623
Circle Properties		4,383
Centennial Towers		3,000
Penrich Properties		2,951
Public Storage		3,966
Saskmet Properties		1,735
Terra Losa Shopping		1,791
Vancouver Real Estate		2,569
N.H.A. Guaranteed Mortgages		2,119
M.I.C.C. Guaranteed Mortgages		1,130
Conventional Mortgages		5,460
	$ 174,259	$ 392,039

Summary	Par Value	Market Value	Book Value
		(thousands of dollars)	
Government of Canada	$ 25,362	$ 27,817	$ 25,366
Provincials and Securities Guaranteed by Provinces	93,126	96,691	91,062
Municipals	8,950	9,431	8,936
Convertible Debentures	5,540	4,141	5,709
Corporate Securities	41,281	44,387	41,928
	174,259	182,467	173,001
Canadian Equities		136,575	134,646
American Equities		56,303	51,030
	174,259	375,345	358,677
Mortgages and Real Estate		33,960	33,362
	$ 174,259	$ 409,305	$ 392,039

Exhibit 2

Workers' Compensation Board (Saskatchewan)
Statement of Investments Sold

Year ended December 31, 1991

Interest Rate %	Security	Maturity Date	Proceeds	Book Value
			(thousands of dollars)	
11.25	Government of Canada	February 1, 1992	$ 609	$ 590
	Mitel Corporation	Canadian Equity	217	524
	Raytheon Co.	U.S. Equity	1,248	1,157
	Fluor Corp.	U.S. Equity	469	365
	Domtar Inc.	Canadian Equity	312	506
	Power Financial Corp.	Canadian Equity	464	410
	Bank of Nova Scotia	Canadian Equity	412	425
12.40	Household Finance	November 1, 1995	1,450	1,384
11.75	Continental Bank	November 15, 1999	359	346
10.35	Bank of Nova Scotia	July 19, 2001	989	999
14.25	Government of Canada	September 1, 1992	554	544
10.25	Newfoundland Hydro	October 15, 2001	1,003	1,053
10.00	Newfoundland Hydro	September 28, 2002	960	1,001
	Canadian Tire Ltd.	Canadian Equity	712	556
	IPSCO Inc.	Canadian Equity	1,183	1,014
	National Bank of Canada	Canadian Equity	737	878
9.25	Government of Canada	October 1, 1994	500	495
	Polygram NV	U.S. Equity	292	241
	Imasco Ltd.	Canadian Equity	305	320
	Noranda Inc.	Canadian Equity	1,709	2,136
10.00	Government of Canada	May 1, 2002	3,093	2,954
10.75	Government of Canada	October 1, 2009	1,087	1,032
9.00	Government of Canada	March 1, 2011	951	964
17.50	Union Gas	November 30, 1991	301	257
	Gerber Products Co.	U.S Equity	85	61
	Texaco Inc.	U.S. Equity	9	9
	Rio Algom Ltd.	Canadian Equity	1,038	1,117
	Johnson & Johnson	U.S. Equity	496	405
	Gulf Canada Resources Ltd.	Canadian Equity	569	856
	Onex Corp.	Canadian Equity	356	602
	BNT Ltd.	Canadian Equity	135	124
	Trilon Fianncial Corp.	Canadian Equity	142	227
	London Insurance	Canadian Equity	161	135
	BCE Mobile	Canadian Equity	7	9
	Maclean Hunter	Canadian Equity	122	126
9.375	Bank of Nova Scotia	February 3, 1997	953	997
9.75	Province of New Brunswick	Canadian Equity	4,293	4,575
7.25	Alberta Energy	September 30, 2003	752	1,000

Interest Rate %	Security	Maturity Date	Proceeds	Book Value
			(thousands of dollars)	
9.625	Province of Saskatchewan	Canadian Equity	1,980	2,003
5.00	Quebec Hydro	February 15, 1995	257	296
	MDS Health Group	Canadian Equity	860	690
	Sask Power	Canadian Equity	669	669
	ICS	Canadian Equity	10	10
	Gibson Greeting Inc.	U.S. Equity	344	327
	Federal National Mtg. Assn.	U.S. Equity	744	495
8.00	Ontario Hydro	May 1, 1992	1,974	1,990
	Laidlaw Inc.	Canadian Equity	139	219
	Home Oil Co.	Canadian Equity	149	169
9.00	Montreal Trust	March 27, 1992	997	1,002
	Potash Corporation of Sask.	Canadian Equity	1,194	952
	Dupont E I de Nemours & Co.	U.S. Equity	171	146
	BMO NT Financial Corp.	Canadian Equity	752	521
	Cooper Tire & Rubber	U.S. Equity	332	175
10.75	Province of Ontario	May 1, 1996	2,032	2,055
	Waste Management Inc.	U.S. Equity	240	206
10.75	Province of Ontario	May 1, 1996	1,859	1,877
	Telefonos De Mexico	U.S. Equity	404	323
11.75	Government of Canada	December 15, 1992	1,031	1,015
	Sask Oil & Gas	Canadian Equity	1,156	1,217
	GAP Inc.	U.S. Equity	616	373
11.25	Government of Canada	December 15, 2002	1,082	1,062
13.00	Government of Canada	April 1, 1994	1,614	1,493
9.60	Bank of Nova Scotia	December 31, 1991	701	702
11.55	Royal Bank	October 6, 1992	1,025	1,001
	International Innopac Inc.	Canadian Equity	93	622
	Melville Corp.	U.S. Equity	691	679
	Interprovincial Pipeline	Canadian Equity	288	284
	Oshawa Group	Canadian Equity	1,258	1,419
	Penrich Properties	Canadian Equity	53	49
8.25	Province of Saskatchewan	December 3, 1998	1,028	1,030
	Varity Corp.	Canadian Equity	1,273	1,273
	Varity Corp.	U.S. Equity	50	69
	Southam Inc.	Canadian Equity	890	1,462
9.875	Consumers Gas	June 1, 2006	1,474	1,434
	CMS Energy	U.S. Equity	288	566
10.25	Province of Saskatchewan	Canadian Equity	2,476	2,383
	TransCanada Pipe Ltd.	Canadian Equity	938	913
9.00	CIBC	September 1, 1994	1,014	981
11.30	CIBC	April 11, 1994	2,120	2,024
	AMP Inc.	U.S. Equity	216	182

Interest Rate %	Security	Maturity Date	Proceeds	Book Value
			(thousands of dollars)	
9.90	Bank of Nova Scotia	August 22, 1994	727	701
11.00	Province of Saskatchewan	January 9, 2001	1,019	958
9.75	Ontario Hydro	June 27, 2008	12,691	12,537
12.00	Canadian Utilities Ltd.	October 15, 2007	3,459	2,988
	Abbott Labs	U.S. Equity	210	127
	Moore Corporation Ltd.	Canadian Equity	113	147
	RY NT Financial Corp.	Canadian Equity	578	328
7.75	Province of Saskatchewan	February 15, 1998	374	387
10.20	Royal Trust	June 19, 1997	4,372	4,251
	Commonweaith Edison	U.S. Equity	275	274
	Cabletron Systems Inc.	U.S. Equity	242	235
	Lilly Eli & Co.	U.S. Equity	1,102	1,083
			$ 90,678	$ 90,768

Exhibit 3

Workers' Compensation Board (Saskatchewan)
Statement of Investments Purchased

Year ended December 31, 1991

Interest Rate %	Security	Maturity Date	Par Value	Book Value
			(thousands of dollars)	
	Public Storage VII	Canadian Equity	$	$ 1,703
	MDS Health Group	Canadian Equity	-	1,957
14.25	Government of Canada	September 1, 1992	641	544
	Johnson & Johnson	U.S. Equity	-	1,710
	Texas Instruments	U.S. Equity	-	1,198
	Warner Lambert Co.	U.S. Equity	-	1,077
	Texaco Inc.	U.S. Equity	-	75
	Long Island Lighting Co.	U.S. Equity	-	44
	Federal National Mtg. Assn.	U.S. Equity	-	708
	Martin Marietta Corp.	U.S. Equity	-	1,026
	New York St. Elec. & Gas	U.S. Equity	-	333
	General Motors Corp.	U.S. Equity	-	339
	Amerada Hess	U.S. Equity	-	337
	National Med Enterprise	U.S. Equity	-	755
	Brascan Ltd.	Canadian Equity	-	544
	TransCanada Pipeline Ltd.	Canadian Equity	-	1,509
	B.C. Gas Inc.	Canadian Equity	-	170
	Seagram Company Ltd.	Canadian Equity	-	2,128
	Northern Telecom Ltd.	Canadian Equity	-	2,411
	Lilly Eli & Co.	U.S. Equity	-	466
	Burlington Northern	U.S. Equity	-	285
	GTE Corp.	U.S. Equity	-	144
	BankAmerica	U. S. Equity	-	92
9.50	Government of Canada	June 1, 2010	4,230	4,155
	Procter & Gamble	U.S. Equity	-	375
	Valley National Corp.	U.S. Equity	-	218
10.50	Government of Canada	March 15, 2021	1,000	1,077
9.50	Government of Canada	June 1, 2001	1,000	991
	Hees International Bancorp. Inc.	Canadian Equity	-	417
	Laidlaw Inc.	Canadian Equity	-	530
	Richfield Properties	Canadian Equity		132
	Centennial Tower Ottawa	Canadian Equity		3000
	Damon Development	Canadian Equity		78
9.75	Government of Canada	June 1, 2001	2,075	2,092
	Renaissance Energy	Canadian Equity		1,451
	Vancouver Real Estate	Canadian Equity		68
	Chubb Corp.	U.S. Equity		1,811

Interest Rate %	Security	Maturity Date	Par Value	Book Value
			(thousands of dollars)	
	Compaq Computer Corp.	U.S. Equity	-	520
	Burlington Res. Inc.	U.S. Equity	-	128
	Reynolds Metals Co.	U.S. Equity	-	357
	Glaxo Holdings	U.S. Equity	-	416
	John Labatt Ltd.	Canadian Equity	-	53
	Imperial Oil Ltd.	Canadian Equity	-	2,817
	Nova Corp. of Alberta	Canadian Equity	-	1,344
	Alcan Aluminum Ltd.	Canadian Equity	-	2,725
	BCE Inc.	Canadian Equity	-	1,499
	Royal Bank of Canada	Canadian Equity	-	133
	Toronto Dominion Bank	Canadian Equity	-	933
	Canadian Pacific Ltd.	Canadian Equity	-	1,282
	Inco Ltd.	Canadian Equity	-	3,288
	Moore Corporation Ltd.	Canadian Equity	-	216
	Sears Canada Inc.	Canadian Equity	-	410
	Bank of Montreal	Canadian Equity	-	3
	CIBC	Canadian Equity	-	87
	GAP Inc.	U.S. Equity	-	766
	SaskOil	Canadian Equity	-	548
	CAE Industries Ltd.	Canadian Equity	-	753
	Thomson Corp.	Canadian Equity	-	1,002
	Scott's Hospitality	Canadian Equity	-	243
	Power Corporation Canada	Canadian Equity	-	230
	Torstar Corporation	Canadian Equity	-	37
	Cominco Ltd.	Canadian Equity	-	402
	Shell Canada Ltd.	Canadian Equity	-	797
	Canada Packers Inc.	Canadian Equity	-	701
	Norcen Energy	Canadian Equity	-	583
	BC Telephone	Canadian Equity	-	92
	Southam Inc.	Canadian Equity	-	316
	Oshawa Group	Canadian Equity	-	359
	BC Gas Inc.	Canadian Equity	-	637
	Commonwealth Edison	U.S. Equity	-	179
	GATX Corp.	U.S. Equity	-	156
	Waste Management Inc.	U.S. Equity	-	88
11.00	Province of Saskatchewan	January 9, 2001	930	960
	Phelps Dodge Corp.	U.S. Equity	-	685
	Penrich Properties	Canadian Equity	-	2,868

Interest Rate %	Security	Maturity Date	Par Value	Book Value
			(thousands of dollars)	
10.25	Province of Saskatchewan	April 10, 2014	4,575	4,447
	Safeway Stores Inc.	U.S. Equity	-	872
	Xerox Corp.	U.S. Equity	-	979
10.75	Province of Ontario	May 1, 1996	1,917	1,977
	Williams Co.	U.S. Equity	-	283
9.75	Government of Canada	October 1, 1997	260	262
	MacMillan Bloedel Ltd.	Canadian Equity	-	525
	American Barrick Res.	Canadian Equity	-	1,065
	BNT Ltd.	Canadian Equity	-	609
	Varity Corp.	Canadian Equity	-	1,273
	Maclean Hunter Ltd.	Canadian Equity	-	1,447
	Imasco Ltd.	Canadian Equity	-	73
	SaskOil & Gas	Canadian Equity	-	669
10.75	Province of Ontario	May 1, 1996	1,910	1,961
	Kent Corp. Center	Canadian Equity	-	72
	Family Dollar Stores	U.S. Equity	-	345
	Canadian Tire Ltd.	Canadian Equity	-	527
	General Electric	U.S. Equity	-	467
	Telefonos De Mexico	U.S. Equity	-	1,026
	BCE Mobile	Canadian Equity	-	203
	Terra Losa Shopping	Canadian Equity	-	162
9.00	CIBC Mortgage	September 1, 1994	1,000	978
	Teck Corp.	Canadian Equity	-	1,019
	MNT Ltd.	Canadian Equity	-	1,082
	Cameco Corp.	Canadian Equity	-	1,159
9.85	Province of British Columbia	May 1, 1998	2,080	2,030
	Circle Prop. Ltd.	Canadian Equity	-	4,383
	National Sea Products	Canadian Equity	-	640
	Provigo Inc.	Canadian Equity	-	2,031
10.50	Province of Ontario	December 12, 2001	1,827	1,816
11.25	Government of Canada	February 1, 1993	1,000	1,027
	Saskmet Properties	Canadian Equity	-	151
	Bridgeknight Prop.	Canadian Equity	-	2,503
	General Dynamic Corp.	U.S. Equity	-	339
9.90	Bank of Nova Scotia	August 22, 1994	700	701
9.90	Bank of Nova Scotia	February 28, 1995	1,000	1,000
	Lac Minerals Ltd.	Canadian Equity	-	1,376

Interest Rate %	Security	Maturity Date	Par Value	Book Value
			(thousands of dollars)	
	Molson Cos. Ltd.	Canadian Equity	-	185
	Tambrands Inc.	U.S. Equity	-	997
	Dofasco Inc.	Canadian Equity	-	783
	AMP Inc.	U.S. Equity	-	244
	Dupont E I de Nemours & Co.	U.S. Equity	-	161
	A.T. & T. Co.	U.S. Equity	-	364
	Maple Leaf Foods	Canadian Equity	-	475
	Canfor Corporation	Canadian Equity	-	341
	Hudson's Bay Co.	Canadian Equity	-	1,416
	Cabletron Systems Inc.	U.S. Equity	-	235
	Intl. Forest Products	Canadian Equity	-	1,271
9.875	Province of Saskatchewan	July 6, 1999	1,000	994
	Varity Corp.	U.S. Equity	-	1,273
	Canwest Global Comm.	Canadian Equity	-	704
10.50	Consumers Gas Co.	April 15, 2011	1,405	1,472
10.00	Province of Saskatchewan	January 18, 2010	2,500	2,473
	Borland International	U.S. Equity	-	162
9.00	CIBC	November 5, 1996	3,250	3,280
8.70	Bank of Nova Scotia	Canadian Equity	700	700
11.40	Canadian Utilities	August 15, 2010	3,000	3,415
CPI+	Government of Canada	December 1, 2021	3,000	3,000
	Brinker Intl. Inc.	U.S. Equity	-	377
10.125	Province of Saskatchewan	July 3, 1998	360	376
11.40	Royal Trust	November 2, 2000	4,085	4,366
	Anheuser Busch Co.	U.S. Equity	-	1,039
	Merck & Co. Inc.	U.S. Equity	-	1,178
	Proctor & Gamble Co.	U.S. Equity	-	317
			$ 45,445	$ 137,640

Exhibit 4

Workers' Compensation Board (Saskatchewan)
Government of Canada Deposit Account

Year ended December 31, 1991

		(thousands of dollars)
Balance due Board, beginning of year		$ 406
Receipts		1,732
Billings during year		
Compensation	$ 1,269	
Medical aid and rehabilitation	289	
Administration	344	
Adjudication Fees	75	1,977
Balance due Board, end of year		$ 651

Workers' Compensation Board (Saskatchewan) Responsibility for Financial Statements

Board of Directors

The accompanying financial statements were approved by the Members of the Board, who have overall responsibility for their contents. The Board is responsible to:

- Review with the external auditor the systems of internal control and security.
- Recommend other accounting, financial and security matters as required.

In carrying out the above responsibilities, the Board meets regularly with management and the external auditor to approve the scope and timing of its respective audits, to review its findings, and to satisfy itself that its responsibilities have been properly discharged.

Management

The annual report and financial statements were prepared by management. Some of the assets and liabilities include amounts which are based on estimates and judgments, because their final determination is dependent upon subsequent events. In the opinion of management, the accompanying financial statements fairly reflect the financial position, results of operations and changes in financial position of the Board within reasonable limits of materiality and in accordance with generally accepted accounting principles.

Independent Consulting Actuary

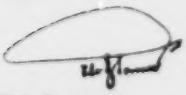
The function of the independent consulting actuary is to carry out an annual valuation of the Workers' Compensation Board's liabilities in accordance with the Recommendations for Insurance Company Financial Reporting of the Canadian Institute of Actuaries. The Actuary's report reflects his opinions based on an informed judgment that:

- good and sufficient provision has been made for all the obligations guaranteed under the terms of established pension and earnings loss awards and to provide for the costs of future payments to be incurred in respect of 1991 and prior years' injuries;
- the assumption for interest, mortality, morbidity and other contingencies are appropriate to the circumstance of the Board and are applied on a consistent basis.

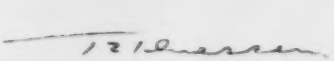
External Auditor

Peat Marwick Thorne has been appointed external auditor to report to the Members of the Board regarding the fairness of the presentation of the Board's financial position and results of operations as shown in the annual financial statements.

The opinion of the external auditor is based upon obtaining an understanding of the Board's accounting systems, procedures and controls. Based upon the evaluation of these systems, the external auditor conducts appropriate tests of the Board's accounting records and obtains sufficient audit evidence to provide reasonable assurance that the financial statements are presented fairly and in accordance with generally accepted accounting principles.



K.L. Brown
Chief Administrative Officer



T.R. Thiessen
Director of Finance

WILLIAM M.
MERCER
LIMITED

Consulting Actuary's Report on the Valuation of the Actuarial Liabilities of the Workers' Compensation Board as at 31 December 1991

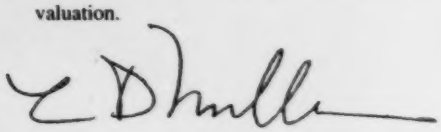
I have made the valuation of the actuarial liabilities of the Workers' Compensation Board as at 31 December 1991 and hereby certify that, in my opinion, the amount required at 31 December 1991 to make proper provisions for future compensation, medical aid and rehabilitation expenses payable to injured workers and their dependents, on claims incurred prior to 1992, is $382,667,171. This amount does not include any amounts payable from the Annuity Reserve. This amount does not take advance credit for any portion of the future compensation, medical aid and rehabilitation expenses which might be paid out of the Second Injury Reserve or the Disaster Reserve on claims incurred prior to 1992.

In my opinion,

(a) The assumptions made in the valuation upon which this report is based are appropriate for the purpose of the valuation;

(b) The methods employed are consistent with sound actuarial principles; and

(c) The data on which this report is based are sufficient and reliable for the purpose of the valuation.



Larry D. Miller
Fellow of the Society of Actuaries
Fellow of the Canadian Institute of Actuaries

William M. Mercer Limited
March, 1992

KPMG Peat Marwick Thorne

Auditors' Report

To the Members of the Workers' Compensation Board (Saskatchewan)

We have audited the statement of financial position of the Workers' Compensation Board (Saskatchewan) as at December 31, 1991 and the statements of operations and injury fund balance and changes in financial position for the year then ended. These financial statements are the responsibility of the Board's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material mistatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In our opinion, these financial statements present fairly, in all material respects, the financial position of the Workers' Compensation Board (Saskatchewan) as at December 31, 1991 and the results of its operations and the changes in its financial position for the year then ended in accordance with generally accepted accounting principles.

Peat Marwick Thorne

Chartered Accountants

Regina, Canada
March 11, 1992

Workers' Compensation Board (Saskatchewan)
Statement of Financial Position

Year ended December 31, 1991 with comparative figures for 1990

		1991	1990
Assets		(thousands of dollars)	
Cash and short-term investments (note 3)	$	36,408	65,825
Accounts receivable		6,873	6,139
Accrued interest		5,092	5,748
Investments (note 4)		392,110	345,975
Fixed assets (note 5)		32,750	15,650
	$	473,233	439,337
Liabilities and Injury Fund Balance			
Liabilities:			
Accounts payable (note 6)	$	16,843	16,527
Compensation payable		382,667	358,539
Annuity fund payable		21,679	18,809
		421,189	393,875
Injury fund balance (note 7)		52,044	45,462
Commitments (note 9)			
	$	473,233	439,337

See accompanying notes to financial statements.

On behalf of the Board:

John McLean, Acting Chairman

George M. Bissett, Board Member

G. Leonard Larson, Board Member

Workers' Compensation Board (Saskatchewan)
Statement of Operations and Injury Fund Balance

Year ended December 31, 1991 with comparative figures for 1990

	1991	1990
	(thousands of dollars)	
Revenue:		
Assessments (note 8)	$ 103,922	97,121
Investment income	30,912	29,184
	134,834	126,305
Expenses:		
Compensation	89,130	68,808
Medical aid	16,338	15,927
Administration expenses (Schedule 1)	15,728	15,183
Occupational Health & Safety	4,462	3,904
Vocational rehabilitation	1,347	1,479
Safety grants	739	718
Worker's Advocate	436	377
Committee of Review	72	18
Net income	128,252	106,414
Injury fund balance, beginning of year	6,582	19,891
Injury fund balance, end of year	45,462	25,571
	$ 52,044	45,462

See accompanying notes to financial statements.

Workers' Compensation Board (Saskatchewan)
Statement of Changes in Financial Position

Year ended December 31, 1991 with comparative figures for 1990

	1991	1990
	(thousands of dollars)	
Operating activities:		
Net income	$ 6,582	19,891
Items not affecting cash:		
Depreciation	1,185	1,130
Investment amortization	19	0
Net changes in non-cash operating assets:		
Accounts receivable	(734)	(300)
Accrued interest	656	306
Accounts payable	316	2,617
Compensation payable	24,128	5,071
Annuity fund payable	2,870	2,869
Cash provided by operations	35,022	31,584
Investing activities:		
Acquisition of fixed assets	(18,285)	(1,722)
Purchase of investments	(138,247)	(38,226)
Proceeds from disposal of investments	92,093	62,891
Cash provided by (applied to) investing activities	(64,439)	22,943
Increase (decrease) in cash during the year	(29,417)	54,527
Cash and short-term investments, beginning of year	65,825	11,298
Cash and short-term investments, end of year	$ 36,408	65,825

See accompanying notes to financial statements.

Workers' Compensation Board (Saskatchewan)
Notes to Financial Statements

December 31, 1991

The Workers' Compensation Board operates under the authority of The Workers' Compensation Act, 1979, Statutes of Saskatchewan (the Act).

In accordance with the provisions of the Act, the Board's general powers and purposes are to provide workers' compensation insurance to Saskatchewan workers and employers.

The Board maintains an injury fund balance representing all funds collected and expenses incurred to administer the Act.

1. Significant Accounting Policies:

Investments

(i) Short-term investments are recorded at cost which approximates market.

(ii) Bonds and debentures are recorded at cost with any discount or premium amortized on a straight-line basis over the period remaining to the maturity date of the investment.

(iii) Equities and real estate are accounted for using the fair value method. This method values equities and real estate on a five-year moving average of market values thereby allowing for a gradual movement toward current market values. Equities expressed in U.S. dollars are translated into Canadian dollars at the year-end exchange rate.

(iv) Mortgages are recorded at cost and the principal is reduced by principal repayments throughout the year.

(v) Gains or losses on the sale of investments are amortized to revenue. The amortization period for equities is five years and for bonds and debentures it is over the remaining period to maturity of the security sold.

Depreciation

Depreciation is recorded as follows:

Building	2 1/2% straight-line
Office furnishings	10% straight-line
Computer systems	20% straight-line
Rehabilitation equipment	5% - 20% straight-line
Rehabilitation facility	2 1/2% straight-line

Depreciation on computer systems development and building in progress will begin once these projects are completed.

Assessment Revenue

At the beginning of each year, an assessment is levied on employers by applying their industry assessment rate to their estimated payrolls. The assessment levy is payable by installments within the current year. At year-end, assessment income is adjusted based on a review of the employers' actual payrolls.

Compensation payable

The calculation of this liability is annually determined by the Board's independent consulting actuary using actuarial methods and assumptions appropriate to the liability being measured. This liability represents the estimated amount required to meet future payments in respect of 1991 and prior years' injuries and the amount required to provide for future payments on established pension and extended earnings loss awards.

Annuity fund payable

The annuity fund is established to provide injured workers and dependent spouses for the loss of retirement income due to an industrial accident pursuant to section 74 and 83(5) of the Act.

2. Change in accounting policies:

During 1991 the Board changed its method of recognizing gains and losses on investment sales. Gains and losses, which had previously been recorded upon sale, are now deferred and amortized to income over the period remaining to maturity for bonds and debentures, and on a straight line basis over five years for equities and real estate. Also real estate, previously recorded at cost, is now accounted for using the fair value method as per Note 1.

These changes have not been applied retroactively. The effect of these changes is to increase revenue in 1991 by $201,731.

3. Cash and short-term investments:

	1991	1990
	(thousands of dollars)	
Cash less outstanding cheques	$ (1,419)	$ 217
Government of Canada	11,304	14,713
Corporate	26,523	39,092
Long-term investments maturing within one year	–	11,803
	$ 36,408	$ 65,825

4. Investments:

	1991		1990	
	(thousands of dollars)			
	Book Value	Market Value	Book Value	Market Value
Bonds and debentures	$ 173,001	$ 182,467	$ 191,224	$ 181,934
Equities	185,676	192,878	135,497	125,661
Mortgages and real estate	33,362	33,960	19,254	19,306
Unamortized gains and losses	71	–	–	–
	$ 392,110	$ 409,305	$ 345,975	$ 326,901

5. Fixed assets:

	Cost	Accumulated Depreciation	Net Book Value 1991	Net Book Value 1990
		(thousands of dollars)		
Land	$ 162	$ –	$ 162	$ 162
Building	2,898	1,397	1,501	1,553
Office furnishings	1,120	859	261	332
Computer systems	2,907	2,380	527	1,039
Rehabilitation equipment	822	293	529	544
Rehabilitation facility	12,984	922	12,062	12,020
Computer system development	3,523	–	3,523	–
Building in progress	14,185	–	14,185	–
	$ 38,601	$ 5,851	$ 32,750	$ 15,650

6. Accounts Payable:

	1991	1990
	(thousands of dollars)	
Merit rebates	$ 8,196	$ 9,157
Assessment refunds	722	688
Employee benefits liability	1,990	1,887
Occupational Health & Safety	4,463	3,904
Worker's Advocate	436	377
Other payables	1,036	514
	$ 16,843	$ 16,527

7. Injury Fund:

In accordance with the Act, the Board maintains an Injury Fund and under its authority has established the following reserves to meet costs arising from any disaster or other circumstances the liability for which would unfairly burden employers.

	Disaster	Second Injury and Rehabilitation	General	Operating Reserve	Total
			(thousands of dollars)		
BALANCE, beginning of year	$ 12,463	$ 5,675	$ 25,833	$ 1,491	$ 45,462
ADD:					
Allocation of Interest Income	8,483	2,366	–	–	10,849
Net Income	–	–	–	6,582	6,582
Transfer	–	–	(4,096)	4,096	–
LESS:					
Transfer to revenue to provide assistance to particular industry codes	8,483	2,366	–	–	10,849
BALANCE, end of year	$ 12,463	$ 5,675	$ 21,737	$ 12,169	$ 52,044

8. Assessments:

	1991	1990
	(thousands of dollars)	
Assessment revenue	$ 109,715	$ 104,240
Merit rebate	(8,196)	(9,157)
Government of Canada assessment	1,558	1,540
Surcharge penalty	845	498
	$ 103,922	$ 97,121

9. Commitments:

The Board has Lease commitments over the next three years for computer processing, building rental and equipment leasing, as follows:

	(thousands of dollars)
1992	$ 2,202
1993	2,030
1994	1,973

As at December 31, 1991 there is a commitment of approximately $3,200,000 for the completion of the construction of an office building, and $2,300,000 for the completion of the computer system development contract.

10. Pension Plan:

The Board has a defined benefit plan for certain of its employees hired before October 1, 1977. The Board values these pension plan assets at market-related values whereby capital appreciation and depreciation, both realized and unrealized, is recognized over a period of four years. Experience gains and losses are amortized using the straight-line method over the expected average remaining service life of the plan participants.

According to an actuarial review done as at December 31, 1991, the value of the pension plan assets at December 31, 1991 is $14,754,114 (1990 - $13,275,940) and the estimated actuarial present value of accrued pension benefits attributed to services rendered is $12,332,860 (1990 - $11,541,434).

All other employees of the Board belong to a money purchase pension plan. Employee contributions to this plan are matched by the Board and expensed in the period made.

11. Related party transactions:

Included in these financial statements are expense amounts resulting from routine operating transactions conducted at prevailing market prices with various Saskatchewan Crown controlled departments, agencies and corporations with which the Board does business.

Account balances resulting from these transactions are included in the statement of financial position and are settled on normal trade terms.

Workers' Compensation Board (Saskatchewan)
Schedule 1 - Administration Expenses

Year ended December 31, 1991 with comparative figures for 1990

	1991	1990
	(thousands of dollars)	
Salaries	$ 10,195	$ 9,467
Computer processing	1,258	1,148
Employee benefits	1,224	1,674
Depreciation	1,185	1,130
Communications and postage	769	709
Printing, stationery and office supplies	636	662
Office rental	2	261
Travel and automobile expenses	304	295
Building operations	304	268
Miscellaneous	241	254
Professional services	164	180
Office machines and equipment	32	30
	16,634	16,078
Less:		
Assessment penalties	487	440
Expenses charged to Government of Canada	344	362
Adjudication fees	75	93
	$ 15,728	$ 15,183

Publications

The following publications are available from:

Workers' Compensation Board
1840 Lorne Street
Regina, Canada S4P 2L8
(306) 787-4370
Toll Free 1-800-667-7590

Publications

Annual Reports
The Workers' Compensation Act 1979, and Amendments

Publications

Information for Employers
Information for Workers
Rate Classification of Industries
Information for Health Care Professionals
Workers' Compensation and Farming
Hiring Injured Workers is Good Business
Returning to Employment After Your Injury
Second Injury Fund Assistance for Employers Who Hire Rehabilitated Workers
Board Decisions and Appeals – Information for Employers
Board Decisions and Appeals – Information for Workers
The Employer Liaison Program
Spouse and Dependents Benefits
Vocational Exploration
Job Club

Forms

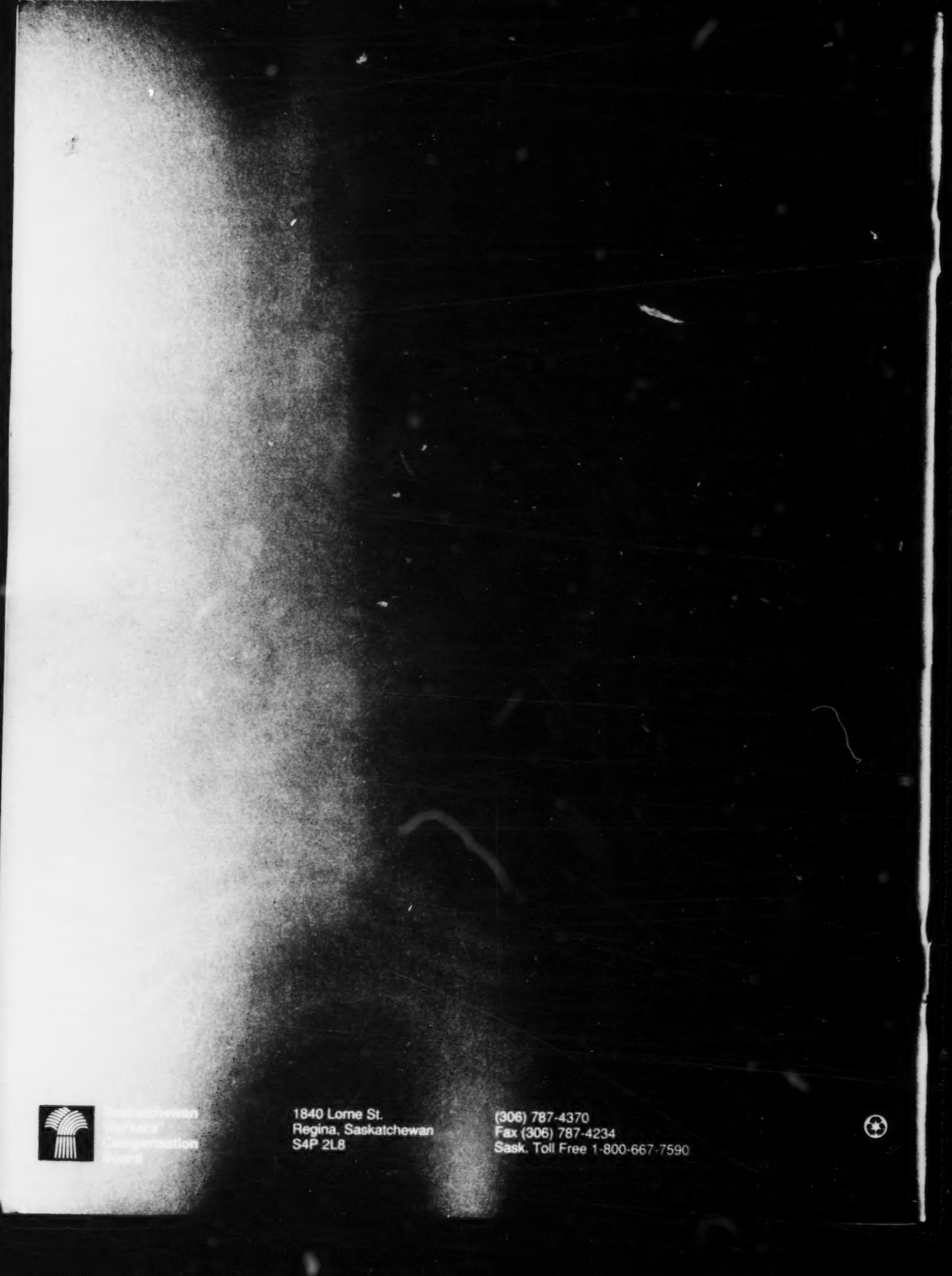
Employer's Report of Accident (EI)
Employer's Subsequent Statement
Worker's Report of Accident (WI)
Worker's Progress Report
Doctor's Initial Report
Doctor's Progress Report
Chiropractor's Initial Report
Chiropractor's Progress Report
Doctor's Initial Eye Report
Standard Dental Claim Report
Dentist's First Report
Declaration of Employer – Fatal Cases
Statutory Declaration – Spouse (Fatal Case)
Employer's Request to Review Original File
Employer's Request for Photocopy of File
Employer's Representative's Request to Review Original File
Injured Worker's Request to Review Original File
Injured Worker's Request for Photocopy of File
Injured Worker's Representative's Request to Review Original File
Hospital Admission Record

Posters

Notice to Workers Injured at Work

Other Publications

National work injury statistics for the years 1983-1990 are available from Statistics Canada, Labour Division, National Work Injury Statistics Program, Ottawa, Ontario K1A 0T6.



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